

IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHER DISTRICT OF TEXAS  
HOUSTON DIVISION

TRACY KAISER,	\$	
	\$	
Plaintiff,	\$	
	\$	
VS.	\$	CIVIL ACTION H-13-1186
	\$	
METLIFE HOME LOANS,	\$	
	\$	
Defendants.	\$	

**OPINION AND ORDER**

Pending before the Court in the above referenced cause seeking to halt a scheduled foreclosure and to quiet title on her property at 3214 Boxelder Drive, Houston, Texas 77082, are Defendant Metlife Home Loans' motion for summary judgment (instrument #7) and United States Magistrate Judge Frances Stacy's memorandum and recommendation (#12) that the motion be granted. Plaintiff Tracy Kaiser failed to respond to the motion for summary judgment and has filed no objections to the Magistrate Judge's memorandum and recommendation.

**Standard of Review**

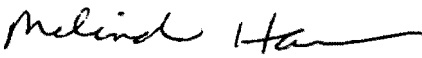
Findings of the Magistrate Judge in a memorandum and recommendation to which no specific objections are made require the Court only to decide whether the memorandum and recommendation is clearly erroneous or contrary to law. *Id.*, citing *U.S. v. Wilson*, 864 F.2d 1219, 1221 (5<sup>th</sup> Cir. 1989). The district court "may accept, reject, or modify, in whole or in part, the findings or recommendations made by the magistrate judge." 28 U.S.C. §

636(b) (1) (C).

The Court, having reviewed the briefs, the Magistrate Judge's memorandum and recommendation, and the applicable law, finds the Magistrate has correctly summarized the law and applied it to the facts in this action. Accordingly, the Court

ADOPTS the Magistrate Judge's memorandum and recommendation as its own and ORDERS that the motion for summary judgment is GRANTED. Final judgment will issue by separate order.

**SIGNED** at Houston, Texas, this 29<sup>th</sup> day of May, 2014.

  
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MELINDA HARMON  
UNITED STATES DISTRICT JUDGE